2009 OPTIONAL AND DEPENDENT LIFE SPOUSE MONTHLY INSURANCE PREMIUMS														
AGE*	<35	35 - 39	40 - 44	45 - 49	50 - 54	55 - 59	60 - 64	65 - 69	Coverage	70 - 74	Coverage	75 - 79	Coverage	<b>80</b> +
COVERAGE														
\$10,000		\$ 0.80	\$ 1.26	\$ 1.76	\$ 2.74	\$ 4.28	\$ 6.56		\$6,500	\$ 10.28	\$4,200	\$ 10.80	\$3,170	\$ 13.62
	\$ 1.36	\$ 1.60	\$ 2.52	\$ 3.52	\$ 5.48	\$ 8.56	\$ 13.12		\$13,000	\$ 20.54	\$8,400	\$ 21.60	\$6,340	\$ 27.26
\$30,000	\$ 2.04	\$ 2.40	\$ 3.78	\$ 5.28	\$ 8.22	\$ 12.84	\$ 19.68	\$ 29.34	\$19,500	\$ 30.80	\$12,600	\$ 32.40	\$9,510	\$ 40.90
\$40,000	\$ 2.72	\$ 3.20	\$ 5.04	\$ 7.04	\$ 10.96	\$ 17.12	\$ 26.24	\$ 39.12	\$26,000	\$ 41.08	\$16,800	\$ 43.20	\$12,680	\$ 54.52
\$50,000	\$ 3.40	\$ 4.00	\$ 6.30	\$ 8.80	\$ 13.70	\$ 21.40	\$ 32.80	\$ 48.90	\$32,500	\$ 51.36	\$21,000	\$ 54.00	\$15,850	\$ 68.16
	\$ 4.08	\$ 4.80	\$ 7.56	\$ 10.56		\$ 25.68	\$ 39.36	\$ 58.68	\$39,000	\$ 61.62	\$25,200	\$ 64.80	\$19,020	\$ 81.80
\$70,000	\$ 4.76	\$ 5.60	\$ 8.82	\$ 12.32	\$ 19.18	\$ 29.96	\$ 45.92	\$ 68.46	\$45,500	\$ 71.90	\$29,400	\$ 75.62	\$22,190	\$ 95.42
\$80,000	\$ 5.44	\$ 6.40	\$ 10.08	\$ 14.08	\$ 21.92	\$ 34.24	\$ 52.48	\$ 78.24	\$52,000	\$ 82.16	\$33,600	\$ 86.42	\$25,360	\$109.06
\$90,000		\$ 7.20	\$ 11.34	\$ 15.84	\$ 24.66	\$ 38.52	\$ 59.04	\$ 88.02	\$58,500	\$ 92.42	\$37,800	\$ 97.22	\$28,530	\$122.68
\$100,000	\$ 6.80	\$ 8.00	\$ 12.60	\$ 17.60	\$ 27.40	\$ 42.80	\$ 65.60	\$ 97.80	\$65,000	\$102.70	\$42,000	\$ 108.02	\$31,700	\$136.30
\$110,000	\$ 7.48	\$ 8.80	\$ 13.86	\$ 19.36	\$ 30.14	\$ 47.08	\$ 72.16		\$71,500	\$112.98	\$46,200	\$118.80	\$34,870	\$149.94
\$120,000	\$ 8.16	\$ 9.60	\$ 15.12	\$ 21.12	\$ 32.88	\$ 51.36		\$117.36	\$78,000	\$123.24	\$50,400	\$ 129.62	\$38,040	\$163.58
\$130,000	\$ 8.84	\$ 10.40	\$ 16.38	\$ 22.88	\$ 35.62	\$ 55.64	\$ 85.28	\$127.14	\$84,500	\$133.50	\$54,600	\$140.42	\$41,210	\$177.20
\$140,000	\$ 9.52	\$11.20	\$ 17.64	\$ 24.64	\$ 38.36	\$ 59.92	\$ 91.84	\$136.92	\$91,000	\$143.78	\$58,800	\$ 151.22	\$44,380	\$190.82
\$150,000	\$ 10.20	\$12.00	\$ 18.90	\$ 26.40	\$ 41.10	\$ 64.20	\$ 98.40	\$146.70	\$97,500	\$154.10	\$63,000	\$ 162.04	\$47,550	\$204.48
\$160,000	\$ 10.88	\$ 12.80	\$ 20.16	\$ 28.16	\$ 43.84	\$ 68.48	\$104.96			\$164.32	\$67,200	\$ 172.84	\$50,720	\$218.10
\$170,000	\$ 11.56	\$ 13.60	\$ 21.42	\$ 29.92	\$ 46.58	\$ 72.76	\$111.52	\$166.26	\$110,500	\$174.60	\$71,400	\$ 183.64	\$53,890	\$231.72
\$180,000	\$ 12.24	\$ 14.40	\$ 22.68	\$ 31.68	\$ 49.32	\$ 77.04	\$118.08	\$176.04	\$117,000	\$184.86	\$75,600	\$ 194.44	\$57,060	\$245.36
\$190,000	\$ 12.92	\$ 15.20	\$ 23.94	\$ 33.44	\$ 52.06	\$ 81.32	\$124.64	\$185.82	\$123,500	\$195.12	\$79,800	\$ 205.26	\$60,230	\$259.00
\$200,000	\$ 13.60	\$ 16.00	\$ 25.20	\$ 35.20	\$ 54.80	\$ 85.60	\$131.20	\$195.60	\$130,000	\$205.40	\$84,000	\$216.06	\$63,400	\$272.62
\$210,000	\$ 14.28	\$ 16.80	\$ 26.46	\$ 36.96	\$ 57.54	\$ 89.88	\$137.76	\$205.38	\$136,500	\$215.68	\$88,200	\$ 226.86	\$66,570	\$286.26
\$220,000		\$ 17.60	\$ 27.72	\$ 38.72	\$ 60.28	\$ 94.16	\$144.32		\$143,000	\$225.94	\$92,400	\$ 237.66	\$69,740	\$299.88
\$230,000		\$ 18.40	\$ 28.98	\$ 40.48	\$ 63.02	\$ 98.44	\$150.88		\$149,500	\$236.20	\$96,600	\$ 248.46	\$72,910	\$313.50
\$240,000		\$ 19.20	\$ 30.24	\$ 42.24	\$ 65.76	\$102.72	\$157.44		\$156,000	\$246.48		\$ 259.26	\$76,080	\$327.14
\$250,000		\$ 20.00	\$ 31.50	\$ 44.00	\$ 68.50	\$107.00			\$162,500	\$256.75		\$ 270.06	\$79,250	\$340.78
\$260,000		\$ 20.80	\$ 32.76	\$ 45.76		\$111.28			\$169,000	\$256.76		\$ 280.86	\$82,420	\$354.40
	\$ 18.36	\$ 21.60	\$ 34.02	\$ 47.52	\$ 73.98	\$115.56		\$264.06		\$277.30	\$113,400	\$ 291.66	\$85,590	\$368.04
\$280,000	\$ 19.04	\$ 22.40	\$ 35.28	\$ 49.28	\$ 76.72	\$119.84	\$183.68		\$182,000	\$287.56	\$117,600	\$ 302.48	\$88,760	\$381.68
\$290,000	\$ 19.72	\$ 23.20	\$ 36.54	\$ 51.04	\$ 79.46	\$124.12	\$190.24	\$283.62	\$188,500	\$297.82	\$121,800	\$ 313.28	\$91,930	\$395.30
	\$ 20.40	\$ 24.00	\$ 37.80	\$ 52.80	\$ 82.20	\$128.40	\$196.80		\$195,000	\$308.10	\$126,000	\$ 324.08	\$95,100	\$408.92
\$310,000	\$21.08	\$ 24.80	\$ 39.06	\$ 54.56		\$132.68	\$203.36		\$201,500	\$318.36		\$ 334.88	\$98,270	\$422.56
\$320,000	\$21.76	\$ 25.60	\$ 40.32	\$ 56.32	\$ 87.68	\$136.96	\$209.92	\$312.96	\$208,000	\$328.64	\$134,400	\$ 345.68	\$101,440	\$436.20
\$330,000	\$ 22.44	\$ 26.40	\$ 41.58	\$ 58.08	\$ 90.42	\$141.24	\$216.48	\$322.74	\$214,500	\$338.90		\$ 356.48	\$104,610	\$449.82
\$340,000	\$ 23.12	\$ 27.20	\$ 42.84	\$ 59.84	\$ 93.16	\$145.52	\$223.04	\$332.52	\$221,000	\$349.18	\$142,800	\$ 367.28	\$107,780	\$463.46
\$350,000	\$ 23.80	\$ 28.00	\$ 44.10	\$ 61.60	\$ 95.90	\$149.80	\$229.60	\$342.30	\$227,500	\$359.46	\$147,000	\$ 378.08	\$110,950	\$477.10
\$360,000	\$ 24.48	\$ 28.80	\$ 45.36	\$ 63.36	\$ 98.64	\$154.08	\$236.16	\$352.08	\$234,000	\$369.72	\$151,200	\$ 388.90	\$114,120	\$490.72
\$370,000	\$ 25.16	\$ 29.60	\$ 46.62	\$ 65.12	\$101.38	\$158.36	\$242.72	\$361.86	\$240,500	\$380.00	\$155,400	\$ 399.70	\$117,290	\$504.36
*Premiums f	or the en	ouso's co	vorago wi	II ha hasa	d on the o	mnlovoo's	200 Sno	ICO COVOR				mnlovoo's	Ontional Li	fo

\*Premiums for the spouse's coverage will be based on the employee's age. Spouse coverage cannot exceed 50% of the employee's Optional Life coverage or \$100,000, whichever is less.

2009 OPTIONAL AND DEPENDENT LIFE SPOUSE MONTHLY INSURANCE PREMIUMS														
AGE*	<35	35 - 39	40 - 44	45 - 49	50 - 54	55 - 59	60 - 64	65 - 69	Coverage	70 - 74	Coverage	75 - 79	Coverage	<b>80</b> +
COVERAGE														
\$380,000	\$ 25.84	\$ 30.40	\$ 47.88	\$ 66.88	\$104.12	\$162.64	\$249.28	\$371.64	\$247,000	\$390.26	\$159,600	\$ 410.50	\$120,460	\$517.98
\$390,000	\$ 26.52	\$31.20	\$ 49.14	\$ 68.64	\$106.86	\$166.92	\$255.84	\$381.42	\$253,500	\$400.53	\$163,800	\$ 421.30	\$123,630	\$531.60
\$400,000	\$ 27.20	\$ 32.00	\$ 50.40	\$ 70.40	\$109.60	\$171.20	\$262.40	\$391.20	\$260,000	\$410.80	\$168,000	\$ 432.10	\$126,800	\$545.24
\$410,000	\$ 27.88	\$ 32.80	\$ 51.66	\$ 72.16	\$112.34	\$175.48	\$268.96	\$400.98	\$266,500	\$421.08	\$172,200	\$ 442.90	\$129,970	\$558.88
\$420,000	\$ 28.56	\$ 33.60	\$ 52.92	\$ 73.92	\$115.08	\$179.76	\$275.52	\$410.76	\$273,000	\$431.34	\$176,400	\$ 453.70	\$133,140	\$572.50
\$430,000	\$ 29.24	\$ 34.40	\$ 54.18	\$ 75.68	\$117.82	\$184.04	\$282.08	\$420.54	\$279,500	\$441.60	\$180,600	\$ 464.50	\$136,310	\$586.12
\$440,000	\$ 29.92	\$ 35.20	\$ 55.44	\$ 77.44	\$120.56	\$188.32	\$288.64	\$430.32	\$286,000	\$451.88	\$184,800	\$ 475.30	\$139,480	\$599.76
\$450,000	\$ 30.60	\$ 36.00	\$ 56.70	\$ 79.20	\$123.30	\$192.60	\$295.20	\$440.10	\$292,500	\$462.16	\$189,000	\$ 486.10	\$142,650	\$613.40
\$460,000	\$ 31.28	\$ 36.80	\$ 57.96	\$ 80.96	\$126.04	\$196.88	\$301.76	\$449.88	\$299,000	\$472.42	\$193,200	\$ 496.90	\$145,820	\$627.02
\$470,000	\$ 31.96	\$ 37.60	\$ 59.22	\$ 82.72	\$128.78	\$201.16	\$308.32	\$459.66	\$305,500	\$482.70	\$197,400	\$ 507.70	\$148,990	\$640.66
\$480,000	\$ 32.64	\$ 38.40	\$ 60.48	\$ 84.48	\$131.52	\$205.44	\$314.88	\$469.44	\$312,000	\$492.96	\$201,600	\$518.52	\$152,160	\$654.30
\$490,000	\$ 33.32	\$ 39.20	\$ 61.74	\$ 86.24	\$134.26	\$209.72	\$321.44	\$479.22	\$318,500	\$503.22	\$205,800	\$ 529.32	\$155,330	\$667.92
\$500,000	\$ 34.00	\$40.00	\$ 63.00	\$ 88.00	\$137.00	\$214.00	\$328.00	\$489.00	\$325,000	\$513.50	\$210,000	\$ 540.12	\$158,500	\$681.56

<sup>\*</sup>Premiums for the spouse's coverage will be based on the employee's age. Spouse coverage cannot exceed 50% of the employee's Optional Life coverage or \$100,000, whichever is less.